

Information to identify the case:					
Debtor 1	<u>Jude J. Skarns</u>			Social Security number or ITIN	xxx-xx-2570
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-22011-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jude J. Skarns

11/5/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jude J. Skarns
Debtor(s)

Case No. 15-22011-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 05, 2020

User: bsil
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db	+ Jude J. Skarns, 2825 Ford Avenue, Pittsburgh, PA 15235-3620
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14055820	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14131470	+ Ditech Financial, LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone Number 57709-6154
14068597	+ Duquesne Light Company, c/o Peter Ashcroft, Bernstein Law Firm, Suite 220, Gulf Tower, Pittsburgh, PA 15219
14055822	+ Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
14055823	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14055824	+ Greentree Servicing, PO Box 0049, Palatine, IL 60055-0001
15281704	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
14085849	+ Penh Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14068602	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14110920	+ U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14131454	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 06 2020 00:52:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14097229	Email/Text: blegal@phfa.org	Nov 06 2020 00:51:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14055825	+ Email/Text: blegal@phfa.org	Nov 06 2020 00:51:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14075910	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 06 2020 02:05:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14055826	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 06 2020 02:05:46	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14068605	+ EDI: VERIZONCOMB.COM	Nov 06 2020 05:33:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, MO 63304-2225

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TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
14068595	*+	Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14068596	*+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
14068598	*+	Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
14068599	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14068600	*+	Greentree Servicing, PO Box 0049, Palatine, IL 60055-0001
14068601	*+	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14068603	*+	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14068604	*+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230
14055821	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
14055827	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 2 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@rascrane.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Jude J. Skarns ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 9